F	orm E	322A (Ç	1390 67-4) 189/00 oc 17-1 Filed 05/ 02 /				oit		
		Ricky D	Debtors Second Amende	•			ent:		
ı	n re_	KICKY D	Debtor(s)	☐ The presumption ☐ The presumption					
c	`asa Ni	ımher:	07-41189 (C	theck the box as directed in Parts			is statement.)		
	ouse iv	umber			,				
			CHAPTER 7 STATEMENT OF (AND MEANS-TES		IN	COME			
			Schedule I and J, this statement must be completed to primarily consumer debts. Joint debtors may com		ebtor	, whether or no	ot filing jointly,		
Part I. EXCLUSION FOR DISABLED VETERANS									
	1	Veterar the ver	are a disabled veteran described in the Veteran's Den's Declaration, (2) check the box for "The presump ification in Part VIII. Do not complete any of the re	tion does not arise" at the top of maining parts of this statement.	this	statement, and	d (3) complete		
	_	defined	teran's Declaration. By checking this box, I declar in 38 U.S.C. § 3741(1)) whose indebtedness occur in 10 U.S.C. § 101(d)(1)) or while I was performing	red primarily during a period in v	which	I was on activ	e duty (as		
		Par	t II. CALCULATION OF MONTHLY I	NCOME FOR § 707(b)	(7)) EXCLUSI	ION		
İ		Marita	I/filing status. Check the box that applies and cor	nplete the balance of this part of	this	statement as	directed.		
		а. 🗹 С	Inmarried. Complete only Column A ("Debtor's	Income") for Lines 3-11.					
/riter		penalty living a	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11.						
- 32406 - Acrobat PDFWriter	2	c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.							
2 - 32406 -		d. Lines	Married, filing jointly. Complete both Column A (3-11.	mn I	3 (Spouse's I	ncome) for			
ıc., ver. 4.2.2-692		six cale before	res must reflect average monthly income received fendar months prior to filing the bankruptcy case, en the filing. If the amount of monthly income varied of the six-month total by six, and enter the result on t	Column A Debtor's Income	Column B Spouse's Income				
ware, h	3	Gross wages, salary, tips, bonuses, overtime, commissions.				4,949.00	N.A.		
Bankruptcy2007 @1991-2007, New Hope Software, Inc., ver.		Line a a	te from the operation of a business, profession and enter the difference in the appropriate column(r less than zero. Do not include any part of the as a deduction in Part V.	s) of Line 4. Do not enter a	n				
91-200	4	a.	Gross receipts	\$ 0.00					
07 @19		b.	Ordinary and necessary business expenses	\$ 0.00					
ptcy 20		C.	Business income	Subtract Line b from Line a		\$ 0.00	N.A.		
Bankru		in the ap	d other real property income. Subtract Line b for oppropriate column(s) of Line 5. Do not enter a numer tof the operating expenses entered on Line b	ber less than zero. Do not incluas a deduction in Part V.					
	5	a.	Gross receipts	\$ 0.00					
		b.	Ordinary and necessary operating expenses	\$ 0.00					
		C.	Rent and other real property income	Subtract Line b from Line a		\$ 0.00	\$ N.A.		
	6	Intere	st, dividends and royalties.			\$ 0.00	\$ N.A.		
	7	Pensio	on and retirement income.			\$ 0.00	\$ N.A.		
	8	Any are expensuppo	mounts paid by another person or entity, on a ses of the debtor of the debtor's dependents rt. Do not include amounts paid by the debtors so	regular basis, for the househouseling child or speusal	old 322	A 0.00	N.A.		

9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0.00_ Spouse \$N.A	\$ 0.00	\$ N.A.
	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.		
10	a. \$ 0.00		
	b. \$ 0.00		
	Total and enter on Line 10	\$ 0.00	\$ N.A.
11	Subtotal of Current Monthly Income for § 707(b) (7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	4 0 4 0 0 0	N. A
	total(s).	\$ 4,949.00	\$ N.A.
12	Total Current Monthly Income for § 707(b) (7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$	4,949.00

		Part III. APPLICATION OF § 707(b)(7) EXCLUSION							
	13	\$	59,388.00						
obat PDFWriter	14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence: Missouri b. Enter debtor's household size: 36,567.00							
Bankruptcy2007 ©1991-2007, New Hope Software, Inc., ver. 4.2.2-692 - 32406 - Acrobat PDFWriter	15	Application of Section 707(b) (7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the "The presumption does not arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI and VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.							
re, Inc., v	Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).								
e Softwa		Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b) (2	2)					
New Hop	16	Enter the amount from Line 12.	\$	4,949.00					
©1991-2007, N	17	Marital adjustment . If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$	0.00					
cy 2007	18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.							
3ankrupt									

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)				
16	Enter the amount from Line 12.	\$	4,949.00		
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$	0.00		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	4,949.00		

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)					
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	703.00				
20A	Local Standards: housing and utilities; non-mortgage expenses Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) EXHIBIT 1 - Debtor's Second Amended Form B22A	315.00				

	1.	ocal S	tandards: housing and Stiffing; Amengage Fent exp	Port of the a helow	the	
20B	ar (tl Lii 42	nount on the his info he b the	of the IRS Housing and Utilities Standards; mortgage/rent expension is available at www.usdoj.gov/ust/ or from the clerk of the total of the Average Monthly Payments for any debts secured by ract Line b from Line a and enter the result in Line 20B. Do not ST. LOUIS (COUNTY) COUNTY	se for your county and family : the bankruptcy court); enter or by your home, as stated in Line	size n	
	Г	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 748.00	1	
		b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ 678.00		
		C.	Net mortgage/rental expense	Subtract Line b from Line a	\$	70.00
21	Li H	ines 20 ousing	Standards: housing and utilities; adjustment. If you on the Allowance to which you are desired to the Allowance to which you are desired to the Allowance to which you are desired to the Allowance to which you are basis for your contention in the space below:	you are entitled under the IRS		
	<u>-</u>				<u> </u>	0.00
						0.00
22	Y O C	ou are peratir heck tl	Standards: transportation; vehicle operation/public entitled to an expense allowance in this category regardless of war a vehicle and regardless of whether you use public transportation the number of vehicles for which you pay the operating expenses as are included as a contribution to your household expenses in L	whether you pay the expenses ition. or for which the operating		
	E	nter th	1 2 or more. ST. LOUIS The amount from IRS Transportation Standards, Operating Costs & licable number of vehicles in the applicable Metropolitan Statistic tion is available at www.usdoj.gov/ust/ or from the clerk of the boundards.	al Area or Census Region. (Thi	or s \$	
23	of ex	vehicle pense / 1 nter, ir availab	tandards: transportation ownership/lease expense es for which you claim an ownership/lease expense. (You may not for more than two vehicles.) 2 or more. Line a below, the amount from IRS Transportation Standards, to leat www.usdoj.gov/ust/ or from the clerk of the bankruptcy core Monthly Payments for any debts secured by Vehicle 1, as stated and enter the result in Line 23. Do not enter an amount less to	y Vehicle 1. Check the number claim an ownership/lease Ownership Costs, First Car. ourt). Enter in Line b the total of in Line 42; subtract Line b from	er f the	264.00
		a.	IRS Transportation Standards, Ownership Costs, First Car	\$ 471.00	7	
		b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$ 243.00		
		C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$	228.00
	on Er (a th	nly if yo nter, in vailabl at Ave	tandards: transportation ownership/lease expense; ou checked the "2 or more" Box in Line 23. Line a below, the amount from IRS Transportation Standards, Cle at www.usdoj.gov/ust/ or from the clerk of the bankruptcy courage Monthly Payments for any debts secured by Vehicle 2, as steen and enter the result in Line 24. Do not enter an amount lease.	ownership Costs, Second Car. Irt). Enter in Line b the total of ated in Line 42; subtract Line	,	
24		a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ 0.00	$\neg \mid$	
		b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ 0.00		
		C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	0.00

EXHIBIT 1 - Debtor's Second Amended Form B22A

1,680.00

0.00

ployment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.

contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-

Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement

26

mandatory 401(k) contributions.

27	i -		DEDICINA SELLING AMERICAN HUMBER	'A PO 4 OT X	-	
	pay	for te	Debtors Second Amended Form B22 lecessary Expenses: life insurance. Enter average monerm life insurance for yourself. Do not include premiums on your any other form of insurance.	chly premiums that you actuall our dependents, for whole	y \$	0.00
28	you	are re	lecessary Expenses: court-ordered payments. Enter equired to pay pursuant to court order, such as spousal or child payments on past due support obligations included in Line	support payments. Do not	\$	0.00
29	mer that	ntall is a d	lecessary Expenses: education for employment or for challenged child. Enter the total monthly amount that you condition of employment and for education that is required for a d dependent child for whom no public education providing similar	actually expend for education physically or mentally	\$	0.00
Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.			\$	0.00		
Other Necessary Expenses: health care. Enter the average monthly amount that you actually expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34.			nt. \$	50.00		
Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service—such as cell phones, pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			\$	130.00		
Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32			\$	3,440.00		
			Subpart B: Additional Expense Deduction	ns under § 707(b)		·
			Note: Do not include any expenses that you ha		32.	
	Health Insurance, Disability Insurance and Health Savings Account Expenses. List and total the average monthly amounts that you actually that you actually pay for yourself, your spouse, or your dependents in the following categories.					
	-	а.	Health Insurance	\$ 58.00		
34	b	٥.	Disability Insurance	\$ 0.00		
	С	`			_	
	1 1	٠.	Health Savings Account	\$ 0.00		
		,	Health Savings Account	\$ 0.00 Total: Add Lines a, b and c	\$	58.00
35	Con mon elder	ntinu nthly e	Health Savings Account led contributions to the care of household or family expenses that you will continue to pay for the reasonable and ne hronically ill, or disabled member of your household or member pay for such expenses.	Total: Add Lines a, b and c members. Enter the actual cessary care and support of an		58.00 650.00
35	Con mon elder unab	ntinu hthly e rly, cl ole to tecti rred t	ned contributions to the care of household or family expenses that you will continue to pay for the reasonable and ne hronically ill, or disabled member of your household or member	Total: Add Lines a, b and c members. Enter the actual cessary care and support of ar of your immediate family who expenses that you actually revention and Services Act or	s \$	
	Con mon elder unab Proincur othe Hon Loca prov	ntinu othly e rly, cl ole to otecti rred t er app me e othly start ride y	ed contributions to the care of household or family expenses that you will continue to pay for the reasonable and ne hronically ill, or disabled member of your household or member pay for such expenses. ion against family violence. Enter any average monthly exto maintain the safety of your family under the Family Violence F	Total: Add Lines a, b and c members. Enter the actual cessary care and support of an of your immediate family who expenses that you actually expenses that	s \$	650.00
36	Pro incur othe Hon Loca prov clair Edu expe educ with	ntinu othly e rly, cl ole to recti rred t er app me e al Star vide y med ucati enses cation n doc	red contributions to the care of household or family expenses that you will continue to pay for the reasonable and ne hronically ill, or disabled member of your household or member pay for such expenses. ion against family violence. Enter any average monthly extended to maintain the safety of your family under the Family Violence Folicable federal law. The nature of these expenses is required to interpret to mergy costs. Enter the average monthly amount, in excess of indards for Housing and Utilities that you actually expend for horyour case trustee with documentation demonstrating that	Total: Add Lines a, b and c members. Enter the actual cessary care and support of an of your immediate family who is revention and Services Act or be kept confidential by the count the allowance specified by IRS are energy costs. You must the additional amount after the average monthly and elementary and secondary ast provide your case truster	s \$ s rt. \$ 5	0.00
36	Pro incur othe Hon Loca prov clair Edu expe educ with not Addit clothit to excor fro	ntinuathly early, clote to read the rapp me early startion alreading exceed on the read the read to read the read the read the read to read the read to read the read the read the read to read the re	red contributions to the care of household or family expenses that you will continue to pay for the reasonable and ne hronically ill, or disabled member of your household or member pay for such expenses. ion against family violence. Enter any average monthly expended in the safety of your family under the Family Violence of the search	Total: Add Lines a, b and c members. Enter the actual cessary care and support of an of your immediate family who is revention and Services Act or be kept confidential by the count the allowance specified by IRS are energy costs. You must the additional amount the average monthly ag elementary and secondary ast provide your case truster asonable and necessary and a the IRS National Standards, in available at www.usdoj.gov/ustrustee with documentation	s \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 0.00 0.00
36 37 38	Con mon eldel unab Proincul othe Hon Loca prov clair Edu expeedud with not Addito excor fro demo	ntinu othly e rly, cloole to otecti rred t er app me e al Star vide y med ition ing ex ceed om the onstr	red contributions to the care of household or family expenses that you will continue to pay for the reasonable and ne hronically ill, or disabled member of your household or member pay for such expenses. ion against family violence. Enter any average monthly expenses for dependent of these expenses is required to blicable federal law. The nature of these expenses is required to large trustee with documentation demonstrating that is reasonable and necessary. on expenses for dependent children less than 18. En that you actually incur, not to exceed \$125 per child, in providing for your dependent children less than 18 years of age. You must be sufficiently demonstrating that the amount claimed is ready accounted for in the IRS Standards. all food and clothing expense. Enter the average monthly expenses exceed the combined allowances for food and apparel in five percent of those combined allowances. (This information is eclerk of the bankruptcy court.) You must provide your case	Total: Add Lines a, b and c members. Enter the actual cessary care and support of an of your immediate family who is revention and Services Act or be kept confidential by the countries and the allowance specified by IRS are energy costs. You must the additional amount the average monthly ag elementary and secondary ast provide your case trusters asonable and necessary and a the IRS National Standards, in available at		

Subpart C: Deductions for Debt Payment

Debtors Second Amended Form B22A

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	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))						
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$	5,012.19				
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the						
	result.	\$	-63.19				
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the						
0.	number 60 and enter the result.	\$	-3,791.40				

Offici	al Forms 22/47 (4) 1969 70 (1972) - 1980 05/02/07 Entered 05/02/07 10:21:37 Ext	nibit	(
	Initial presumption determination? Check the applicable box and proceed as directed.				
	The amount on Line 51 is less than \$6,000. Check the box for "The presumption does not aris page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VIII.				
52	The amount set forth on Line 51 is more than \$10,000. Check the "Presumption arises" box at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the re VI (Lines 53 through 55).	mainder of Part			
53	Enter the amount of your total non-priority unsecured debt	\$ N.A.			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$ N.A.			
	Secondary presumption determination. Check the applicable box and proceed as directed.				
The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption do arise" at the top of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may all complete Part VII.					
	Part VII: ADDITIONAL EXPENSE CLAIMS				
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the				

	nder § 707(b)(2)(A)(il)(I). If necessary, list additional sources on a separa monthly expense for each item. Total the expenses.	ate pag	e. All figures should reflect	t your
	Expense Description		Monthly Amount	
a.		\$	0.00	
b.		\$	0.00	
C.		\$	0.00	
	Total: Add Lines a, b and c	\$	0.00	

	Part VIII: VERIFICATION						
	I declare under penalty of perjury that the i both debtors must sign.)	nformation prov	rided in this statement is true and correct. (If this a joint case,				
57	Date: 4-20-07	Signature:	/s/ Ricky D. Hicks (Debtor)				
57	Date:	Signature:	(Joint Debtor, if any)				

56

Form 22 Continuation Sheet						
Income Month 1			Income Month 2			
Gross wages, salary, tips 4,	748.00	0.00	Gross wages, salary, tips	5,420.00	0.00	
Income from business	0.00	0.00	Income from business	0.00	0.00	
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.00	
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.00	
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.00	
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.00	
Unemployment	0.00	0.00	Unemployment	0.00	0.00	
Other Income	0.00	0.00	Other Income	0.00	0.00	
Income Month 0			Lucassa Maraka 4			
Income Month 3			Income Month 4			
Gross wages, salary, tips 4,	792.00	0.00	Gross wages, salary, tips	4,713.00	0.00	
Income from business	0.00	0.00	Income from business	0.00	0.00	
Rents and real property income	0.00	0.00	Rents and real property income	0.00	0.00	
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.00	
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.00	
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.00	
Unemployment	0.00	0.00	Unemployment	0.00	0.00	
Other Income	0.00	0.00	Other Income	0.00	0.00	
Income Month 5			Income Month 6			
Gross wages, salary, tips 5,	158.00	0.00	Gross wages, salary, tips	4,863.00	0.00	
Income from business	0.00	0.00	Income from business	0.00	0.00	
Rents and real property income	0.00	0.00	Rents and real property income		0.00	
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.00	
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.00	
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.00	
Unemployment	0.00	0.00	Unemployment	0.00	0.00	
Other Income	0.00	0.00	Other Income	0.00	0.00	
Additio	onal Ite	ems as	Designated, if any			
Addition	Jilai I te		Designated, if any			
		Rema	rks			
EVUIDIT 1	Dehtor	's Seco	nd Amended Form B22A			

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UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF MISSOURI EASTERN DIVISION

In re:) Case No: 07-41189-705
)
Ricky Hicks,) Chapter 7
)
	Debtor.) Certificate of Service

CERTIFICATE OF SERVICE

Comes Now Debtor, Ricky Hicks, by and through the attorney of record, and certifies that on April 20, 2007 Debtor served upon the Chapter 7 Trustee, and the U.S. Trustee, via electronic mail, a true copy of the Amended Chapter 7 Means Test.

RESPECTFULLY SUBMITTED,

CASTLE LAW OFFICES OF ST. LOUIS, P.C.

By: /s/ Jennifer Alter

James R. Brown, EDMO #46155; MO #42100

Jennifer Alter, EDMO #536692; MO #58814

500 N. Broadway, Suite 1400

St. Louis, MO. 63102

(314)436-4134

E-Mail: THARPER@CASTLELAW.NET

Fax: (314) 241-7889